UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF GEORGIA ATLANTA DIVISION

IN THE MATTER OF: : CASE NO. 12-80560

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MARY BETH HEIST : CHAPTER 13

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DEBTOR, : JUDGE WENDY L HAGANEAU

MOTION TO EXCUSE DEFAULT ON PAYMENTS TO CHAPTER 13 TRUSTEE AND FOE A SUSPENSION IN PLAN PAYMENTS

COMES NOW, Debtor and respectfully shows this court the following:

- Debtor herein filed their Petition for Relief under Chapter 13 of the Bankruptcy Code on December 10, 2012.
- 2. The case was confirmed on June 13, 2013. The plan calls for payments to the Trustee be made in the amount of \$205.00 each month.
- In the recent months Ms. Heist has suffered a loss of her employment which has resulted in loss of her income due to an accident in May, 2014.
- 4. On August 5, 2014 the Chapter 13 Trustee filed a Motion to Dismiss case due to delinquency.
- 5. The Debtor respectfully requests a default in plan payments through and including November, 2014. Debtor requests that those payments be excused and allow the current disability claim time to be heard and ruled upon in order to obtain some type of income in order to resume her required payments. Plan payments would resume in December, 2014 at which time Debtor will review Plan and will modify the Plan and schedules should there be a cure term problem.

WHEREFORE, Debtor prays

- (a) That this "Motion" be filed, read and considered;
- (b) That the Plan payments be excused and suspended; and
- (c) That this Honorable Court grant such other and further relief as the Court deems just and proper.

Respectfully submitted this 9th day of September, 2014.

____/s/____

E. Michael Vereen III Georgia Bar No: 727060 Attorney for Debtor

4000 Jay Green Road Canton, GA 30115 770-345-9449

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MARY BETH HEIST **CHAPTER 13** :

DEBTOR, JUDGE WENDY L HAGANEAU

NOTICE OF HEARING

PLEASE TAKE NOTICE that the Debtor in the above referenced matter has filed an "Motion to Excuse Default on Payments to Chapter 13 Trustee and for a Suspension in Plan Payments."

PLEASE TAKE FURTHER NOTICE that the Court will hold a hearing on the "Motion to Excuse Default on Payments to Chapter 13 Trustee and for a Suspension in Plan Payments" in Courtroom No. 1403 at the US Courthouse, 75 Spring Street SW, Atlanta, GA 30303 on October 22, 2014 at 9:30 o'clock a.m.

Your rights may be affected by the Court's ruling on these pleadings. You should read these pleadings carefully and discuss them with your attorney, if you have one in the bankrupcty case. (If you do not have an attorney, you may wish to consult one.) If you do not want the court to grant the relief sought in these pleadings or if you want the court to consider your views, then you and/ or your attorney must attend the hearing. You may also file a written response to the pleading with the Clerk at the address stated below, but you are not required to do so. If you file a written response, you must attach a certificate of service stating when, how and on whom (including addresses) you served the response. Mail or deliver your response so that it is received by the Clerk at least two business days before the hearing. The address of the Clerk's Office is: Clerk of US Bankruptcy Court, 75 Spring Street SW, Room 1340, Atlanta, GA 30303. You must also mail a copy of your response to the undersigned at the below address.

Dated September 9, 2014.

E. Michael Vereen, III Georgia Bar No. 727060 Attorney for Debtor

4000 Jay Green Road Canton, GA 30115 (770)345-9449

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that I am, and at all times hereinafter mentioned, was more than 18 years of age, and that on the 9th day of September, 2014 served a copy of the Motion to Excuse Default on Payments to Chapter 13 Trustee and for a Suspension in Plan Payments and Notice of Hearing by United States Postal Service with adequate postage thereon:

Mary Dath Haiat	N INT I CI I IOT
Mary Beth Heist 3576 Stonewall Drive	Nancy J Whaley, Chapter 13 Trustee
	303 Peachtree Ctr Ave Ste 120
Kennesaw, GA 30152	Atlanta, GA 30303
AnyPest	Aspire
287ChastainRd	Pob105555
Kennesaw, GA 30144	Atlanta, GA 30348
BiorenCorp	CapOne
POBox464	PoBox5253
Rockford, MN 55373	Carol Stream, IL 60197
Cap1/bstby	CapitalOne, N.a.
PoBox5253	Capital One Bank (USA) N.A.
Carol Stream, IL 60197	PoBox30285
Caror Stream, 12 00177	Salt Lake City, UT 84130
Chase	Gemb/walmart
PoBox 15298	PoBox 103104
Wilmington, DE 19850	Roswell, GA 30076
GeorgiaDepartment of Revenue	
Compliance Division	Georgia Department of Revenue
1800CenturyBlvdNE	TaxpayerServices Division
Atlanta, GA 30345	POBox 105499
,	Atlanta, GA 30348
Georgia Department of Revenue	HSBCHousehold Bank
POBox 105665	POBox49308
Atlanta, GA 30348	San Jose, CA 95161
Internal Revenue Service	Internal Revenue Service
POBox21126	POBox21125
Philadelphia, PA 19114	Philadelphia, PA 19114
Internal Revenue Service	Internal Revenue Service
401WestPeachtreeStreet	POBox105404
Atlanta, GA 30303	Atlanta, GA 30348
Internal Revenue Service	Internal Revenue Service
POBox7346	401 WPeachtreeStNWRm1665
Philadelphia, PA 19101	MS334
•	Atlanta, GA 30308
Internal Revenue Service	Kennesaw Mountain Veternarian Service
POBox 105572	POBox 848
Atlanta, GA 30348	Kennesaw, GA 30156
Kohls/capone	Ixomesaw, O/1 50150
N56W17000RidgewoodDr	
Menomonee Falls, WI 53051	
Wichomonice Pans, WI 33031	

WellsFargo Hm Mortgag	Lowes/MBGA/GEMB
PoBox 10335	Attention: BankruptcyDepartment
Des Moines, IA 50306	PoBox 103104 Roswell, GA 30076

Dated September 9, 2014.

/s

E. Michael Vereen, III Georgia Bar No. 727060 Attorney for Debtor

4000 Jay Green Road Canton, GA 30115 (770)345-9449